

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
James J. Reece
Debtor

Case No. 22-02459-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Apr 11, 2023

User: AutoDocke
Form ID: 318

Page 1 of 2
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2023:

Recip ID	Recipient Name and Address
db	+ James J. Reece, 35 Chloe Dr., Myerstown, PA 17067-2003
5512473	Discover Bank/dmi, Discover Home Equity Loans, Lake Zurich, IL 60047
5512476	+ Lebanon Fcu, 300 Schneider Dr, Lebanon, PA 17046-4811
5512482	+ Office of Attorney General, Financial Enforcement, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
5512485	United States Attorney, PO Box 11754, Harrisburg, PA 17108-1754

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5512466	+ Email/Text: backoffice@affirm.com	Apr 11 2023 18:39:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
5512467	+ Email/PDF: bncnotices@becket-lee.com	Apr 11 2023 18:57:32	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
5512468	+ EDI: CAPITALONE.COM	Apr 11 2023 22:32:00	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
5512469	+ EDI: CITICORP.COM	Apr 11 2023 22:32:00	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
5512470	+ EDI: CITICORP.COM	Apr 11 2023 22:32:00	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
5512471	+ EDI: CITICORP.COM	Apr 11 2023 22:32:00	Citibankna, Attn: Bankrutcy Dept, Po Box 790034, St.Louis, MO 63179-0034
5512472	+ Email/Text: bankruptcy@commercebank.com	Apr 11 2023 18:39:00	Commerce Bank, Attn: Bankruptcy, Po Box 419248 Kc-Rec-10, Kansas City, MO 64141-6248
5512480	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Apr 11 2023 18:39:00	Bureau of Employer Tax Operations, PO Box 68568, Harrisburg, PA 17106
5512474	+ EDI: DISCOVER.COM	Apr 11 2023 22:32:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5512475	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Apr 11 2023 18:39:00	Goldman Sachs Bank USA, Attn: Bankruptcy, Po Box 70379, Philadelphia, PA 19176-0379
5512481	EDI: IRS.COM	Apr 11 2023 22:32:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
5512484	EDI: PENNDEPTREV	Apr 11 2023 22:32:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
5512484	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 11 2023 18:39:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
5512477	+ Email/PDF: ebnotices@pnmac.com	Apr 11 2023 18:44:34	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387

District/off: 0314-1
Date Rcvd: Apr 11, 2023

User: AutoDocke
Form ID: 318

Page 2 of 2
Total Noticed: 21

5512478	+ EDI: RMSC.COM	Apr 11 2023 22:32:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5512483	Email/Text: TAX-CTS-Eastern.BankruptcyMail@usdoj.gov	Apr 11 2023 18:39:00	U.S. Department of Justice, PO Box 227, Ben Franklin Station, Washington, DC 20044
5512479	+ EDI: WFFC2	Apr 11 2023 22:32:00	Wells Fargo Bank NA, Attn: Wells Fargo Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2023 at the address(es) listed below:

Name	Email Address
Alyk L Oflazian	on behalf of Creditor Discover Bank amps@manleydeas.com
John Matthew Hyams	on behalf of Debtor 1 James J. Reece jmh@johnhyamslaw.com acb@johnhyamslaw.com;sew@johnhyamslaw.com
Leon P Haller	on behalf of Trustee Leon P. Haller lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com;khousman@pkh.com
Leon P. Haller	lhaller@pkh.com lrynard@pkh.com;lhaller@ecf.axosfs.com
Michael Patrick Farrington	on behalf of Creditor PENNYMAC LOAN SERVICES LLC mfarrington@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1

James J. Reece

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1359

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:22-bk-02459-HWV

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

James J. Reece

4/11/23**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.